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March 8, 2012

Testimony of Sandra P. Bove
Opposing HB 5016 AA Implementing the Governors Budget Recommendations
Regarding General Government, Section 4-a.

Good Morning Chairpersons, Senator Toni Harp, Representative Toni Walker, and Committee Members.

I'm a Connecticut retired teacher whose retirement benefits will be adversely affected by Governor Malloy's proposed HB 5016. The section on Teacher's Retirement Health Funding proposes to increase my and my husband's supplemental insurance premiums considerably. All the years that I worked, I contributed both to a retirement account and to the Health Insurance Premium Account (HIPA) in preparation for my retirement years. Now, my retirement benefits are dwindling and my cost of living is spiraling.

I chose to practice my beloved profession in Connecticut and to live in my home State of Connecticut. I now find myself living in the most expensive State in the nation for retirees. (As reported in the Hartford Current) Over the years, I worked a second job in order to meet family financial needs. At seventy years old, I continue to work part time and I continue to pay my full share of Social Security. Because of the U. S. Government Pension Offset Law and because my pension comes from the State of Connecticut, I receive two thirds of my earned Social Security benefits. (My SS check does not cover my Medicare part B cost.) Because I live in Connecticut, my retirement income is fully taxed. (One of five states that fully tax their retirees.) I am a Connecticut retired teacher but not considered a Connecticut employee. I am responsible for the bulk of my insurance costs.

I understand today's difficult economic times. I have had no COLA increase in two years. The State did not contribute its promised share to our retired teacher's Health Insurance Fund for years 2010 and 2011. My food, energy, property taxes and health costs continue to rise, as my income remains flat.

I don't understand the rationale of a proposed decrease in the state's already small contribution to retired teacher's health costs when overall State spending is being increased and "Education Reform" is a priority. This latest proposal on teacher's retirement health funding will be yet another reason for many of the best and brightest new young educators to practice their profession elsewhere.

I am asking you to veto or change Section 4 of HB 5016, which decreases the state's contribution to the Health Insurance Premium Account (HIPA) and increases the retired teacher's premium costs. I along with other retired teachers cannot afford another additional increase in my cost of living. I am also asking that the State continue its promised contribution to help maintain our HIPA as it was originally intended.

Respectfully submitted,
Sandra P. Bove